

Comparisons of Job Characteristics

Focus Occupation: [Credit Counselors \(13-2071\)](#)

Associated Occupation: [Loan Officers \(13-2072\)](#)

[Compare Knowledge](#)

[Compare Skills](#)

[Compare Abilities](#)

[Compare Detailed Work Activities](#)

[Compare Tools and Technologies](#)

<<	Focus occupation element is much lower
<	Focus occupation element is lower
0	Focus occupation element is at a similar level
>	Focus occupation element is at a higher level
>>	Focus occupation element is at a much higher level

Knowledge

Similarity of Focus Occupation to Associated Occupation: 82

Focus Occupation: Credit Counselors (13-2071)

Associated Occupation: Loan Officers (13-2072)

Associated Occupation's Key Knowledge Elements	Average Rating, All Occupations	Associated Occupation's Rating	Focus Occupation's Rating	Evaluation of Focus Occupation
Sales and Marketing	5.2	15.7	10.6	<< Extensive education and/or training may be required
Economics and Accounting	4.4	15.0	11.8	<< Extensive education and/or training may be required
Customer and Personal Service	11.3	14.8	20.7	>> Current knowledge level is likely more than sufficient

The maximum possible rating is 25.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section analysis of O*NET (Occupation Information Network) data.

Skills

Similarity of Focus Occupation to Associated Occupation: 90

Focus Occupation: Credit Counselors (13-2071)

Associated Occupation: Loan Officers (13-2072)

Associated Occupation's Key Skills Elements	Average Rating, All Occupations	Associated Occupation's Rating	Focus Occupation's Rating	Evaluation of Focus Occupation
Speaking	10.8	14.6	13.3	0 Current skill level may be sufficient
Active Listening	11.0	13.2	14.1	0 Current skill level may be sufficient
Judgment and Decision Making	9.4	12.6	12.5	0 Current skill level may be sufficient
Service Orientation	7.9	11.0	12.0	0 Current skill level may be sufficient
Mathematics	6.2	10.1	9.8	0 Current skill level may be sufficient

The maximum possible rating is 25.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section analysis of O*NET (Occupation Information Network) data.

Abilities

Similarity of Focus Occupation to Associated Occupation: 91

Focus Occupation: Credit Counselors (13-2071)

Associated Occupation: Loan Officers (13-2072)

Associated Occupation's Key Abilities Elements	Average Rating, All Occupations	Associated Occupation's Rating	Focus Occupation's Rating	Evaluation of Focus Occupation	
Oral Expression	12.4	15.3	12.9	<	Some improvement in abilities may be required
Oral Comprehension	12.5	14.7	13.8	0	Current ability level may be sufficient
Written Comprehension	11.0	13.5	13.9	0	Current ability level may be sufficient
Near Vision	11.1	12.7	14.1	>	Current ability level is likely sufficient
Speech Clarity	10.2	12.4	13.7	>	Current ability level is likely sufficient
Deductive Reasoning	10.6	11.9	13.6	>	Current ability level is likely sufficient
Inductive Reasoning	10.2	11.9	12.7	0	Current ability level may be sufficient
Speech Recognition	9.9	11.5	13.6	>	Current ability level is likely sufficient
Mathematical Reasoning	6.3	9.7	9.8	0	Current ability level may be sufficient
Number Facility	6.3	8.3	10.7	>	Current ability level is likely sufficient

The maximum possible rating is 25.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section analysis of O*NET (Occupation Information Network) data.

Activities that Both Occupations Have in Common

Similarity of Focus Occupation to Associated Occupation: 99

Focus Occupation: Credit Counselors (13-2071)

Associated Occupation: Loan Officers (13-2072)

Work Activities	Exclusivity of Activity
Advise clients on financial matters	77
Analyze applicant's financial status	85
Analyze financial data	57
Approve or deny loans	92
Complete information on loan forms	85
Compute financial data	53
Compute payment schedule	95
Compute property equity	89
Direct and coordinate financial activities	85
Evaluate customer records	87
Evaluate degree of financial risk	82
Explain credit application information	89
File documents in court	81
Identify potential markets	87
Interview customers	71
Negotiate payment arrangements with customers	92
Obtain financial information from individuals	84
Provide customer service	14

Review loan applications	87
Use computers to enter, access and retrieve financial data	77
Use interviewing procedures	23
Verify information for credit investigations	85

Not all positions in these occupations will necessarily perform all of the listed activities. The exclusivity rating is an indication of how unique the activity is amongst all occupations. The maximum rating is 100. High scores indicate that only a small number of occupations engage in that activity.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section analysis of O*NET (Occupation Information Network) data.

Tools and Technologies that Both Occupations Have in Common

Similarity of Focus
Occupation to Associated
Occupation: 65

Focus Occupation: Credit Counselors (13-2071)

Associated Occupation: Loan Officers (13-2072)

Tools and Technologies	Exclusivity
Business function specific software	1
Computers	1
Data management and query software	1
Finance accounting and enterprise resource planning ERP software	2
Network applications software	1

Not all positions in these occupations will necessarily use all of the listed tools and technologies. The exclusivity rating is an indication of how unique the tool or technology is amongst all occupations. The maximum rating is 100. High scores indicate that only a small number of occupations use that tool or technology.

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section analysis of O*NET (Occupation Information Network) data.